

**Fill in this information to identify the case:**

Debtor 1 Sarah A Feldman  
 Debtor 2 \_\_\_\_\_  
 (Spouse, if filing)  
 United States Bankruptcy Court for the: Northern District of Illinois  
 (State)  
 Case number 16-25604

**Official Form 410S1**

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** U.S. Bank National Association

**Court claim no. (if known):** 7-3

**Last four digits** of any number you use to identify the debtor's account: 5336

**Date of payment change:** 05/01/2019  
 Must be at least 21 days after date of this notice

**New total payment:**  
 Principal, interest, and escrow, if any \$901.85

**Part 1: Escrow Account Payment Adjustment**

**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No  
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

**Current escrow payment:** \$362.27

**New escrow payment:** \$351.27

**Part 2: Mortgage Payment Adjustment**

**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No  
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

**Current interest rate:** \_\_\_\_\_ %

**New interest rate:** \_\_\_\_\_ %

**Current principal and interest payment** \$ \_\_\_\_\_

**New principal and interest payment:** \$ \_\_\_\_\_

**Part 3: Other Payment Change**

**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No  
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

**Reason for change:** \_\_\_\_\_

**Current mortgage payment:** \$ \_\_\_\_\_

**New mortgage payment:** \$ \_\_\_\_\_

Debtor 1

Sarah A Feldman

Case Number (if known)

16-25604

First Name

Middle Name

Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐

I am the creditor.

☒

I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

**x** /s/ **John J. Rafferty**

Signature

Date **05/21/2019**

Print:

**John J. Rafferty**

First Name

Middle Name

Last Name

Title

Authorized Agent for U.S. Bank National Association

Company

Bonial & Associates, P.C.

Address

14841 Dallas Parkway, Suite 425

Number

Street

Dallas, Texas 75254

City

State

Zip Code

Contact phone

(972) 643-6600

Email

POCInquiries@BonialPC.com

**CERTIFICATE OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE**

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before May 21, 2019 via electronic notice unless otherwise stated.

**Debtor** *Via U.S. Mail*

Sarah A Feldman  
210 Glasgow Lane, Unit V-2  
Schaumburg, IL 60194

**Debtors' Attorney**

David H Cutler  
Cutler & Associates, Ltd.  
4131 Main St.  
Skokie, IL 60076

**Chapter 13 Trustee**

Tom Vaughn  
55 E. Monroe Street, Suite 3850  
Chicago, IL 60603

Respectfully Submitted,

/s/ **John J. Rafferty**

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Due to delays in the processing of U.S. Bank's Payment Change Notice(s), U.S. Bank will honor the lower amount that would have been in effect had the notice been timely filed. If a higher amount was paid by the debtor(s) or trustee due to the prior Payment Change Notice(s) not being timely filed, then that amount will be reflected as a credit on the account.